

Teachers Assurance stress and wellbeing research



Introduction:

At Teachers Assurance our latest research survey, conducted in conjunction with education research specialist SchoolZone, demonstrates the life affecting stress levels that teachers across Britain are experiencing.

The online survey, which was carried out in May 2013 and involved over 700 respondents, was commissioned in order to better understand the overall stress levels of teachers throughout Britain, and most notably how the financial pressures that teachers face can have repercussions both on their professional and private lives.

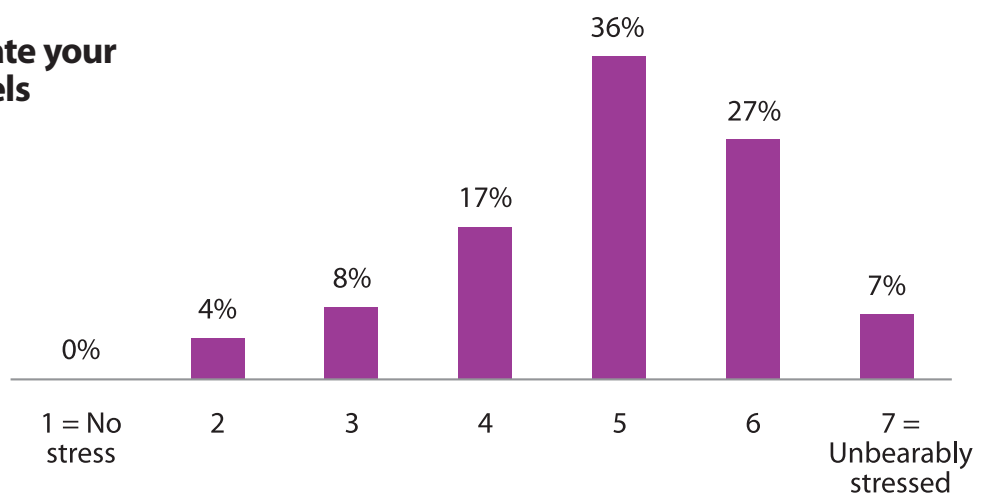
The following report details in more depth the findings of our recent research, as well as some suggestions from Teachers Assurance as to how financial worries and pressures can be tackled in order to improve the financial futures of teachers and their families.

Section 1: Overall stress levels of teachers

The first section of this report demonstrates the levels of stress that teachers elected to feeling, and whether or not teachers felt that these stress levels were having detrimental repercussions on their lives.

Of the 735 respondents to our survey, every teacher identified that they suffered from some form of stress, with a staggering 70% rating themselves as 5 or above on a 7 point scale.

How would you rate your current stress levels



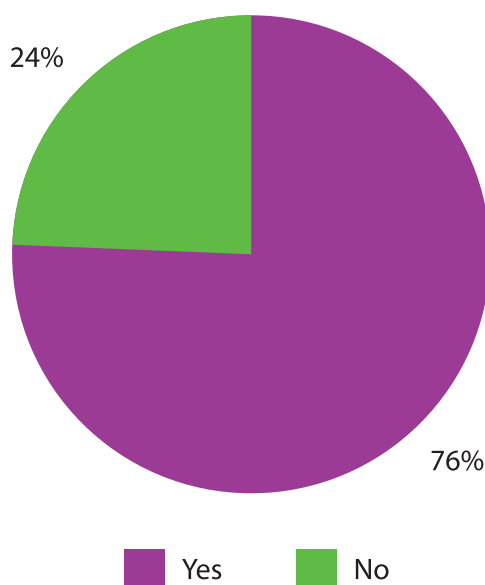
Interesting facts:

- Overall, secondary school teachers rated themselves as slightly more stressed than those working in primary education
- The highest proportion of people who rated themselves as 'unbearably stressed' were within the 61+ age group, where 11% rated themselves as experiencing the highest possible levels of stress.

Section 1: Overall stress levels of teachers continued

Another key area explored was the effect that stress levels were having on the lives of those surveyed. An overwhelming 76% of the teachers who took part in our survey felt that their stress levels were having repercussions on their health and lifestyle.

Do you feel that your stress levels are having repercussions on your health or lifestyle?



Interesting facts:

- In the 31-40 age group, the percentage of those who felt stress was having repercussions on their life rose to 79%
- Teachers were more likely to feel the repercussions of stress on their lifestyles than Head of Years, Subject Co-ordinators, Deputy Heads and Head Teachers Assurance

Further information about what repercussions teachers were facing, and how prominent these repercussions were has been featured in section three.

Section 2: Overall stress levels and areas of stress

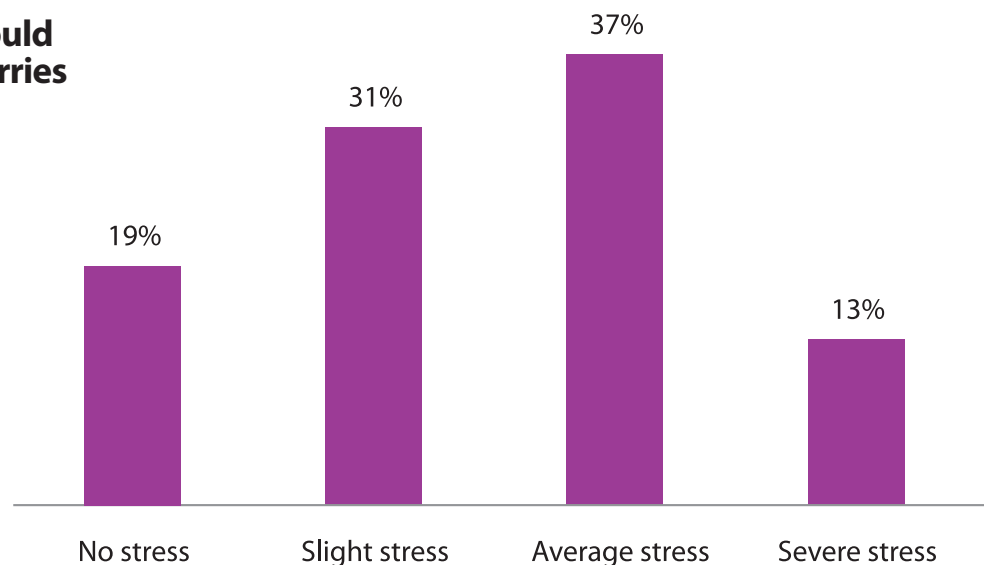
In addition to identifying the levels of stress that teachers throughout Britain were facing, the Teachers Assurance research survey highlighted the areas that were contributing to the stress levels of teachers. The following section provides further insight into the stress levels contributed by financial, health, personal and work place worries.

Financial worries

Financial worries were the burden of many teachers surveyed, causing more stress to the profession than either health or personal worries. This is perhaps unsurprising, given the changes to the teachers' pension and benefits and the current economic climate.

Of the survey respondents, 50% identified that they were facing either severe or average stress as a result of financial worries, with just 19% suffering from no financial stress whatsoever.

How much stress would you say financial worries are causing you?



Interesting facts:

- The highest percentage of people admitting to severe stress as a result of financial worries were within the 31-40 years age bracket
- A higher percentage of females were suffering with severe financial stress (14%) when compared with males (12%)

Section 2: Overall stress levels and areas of stress

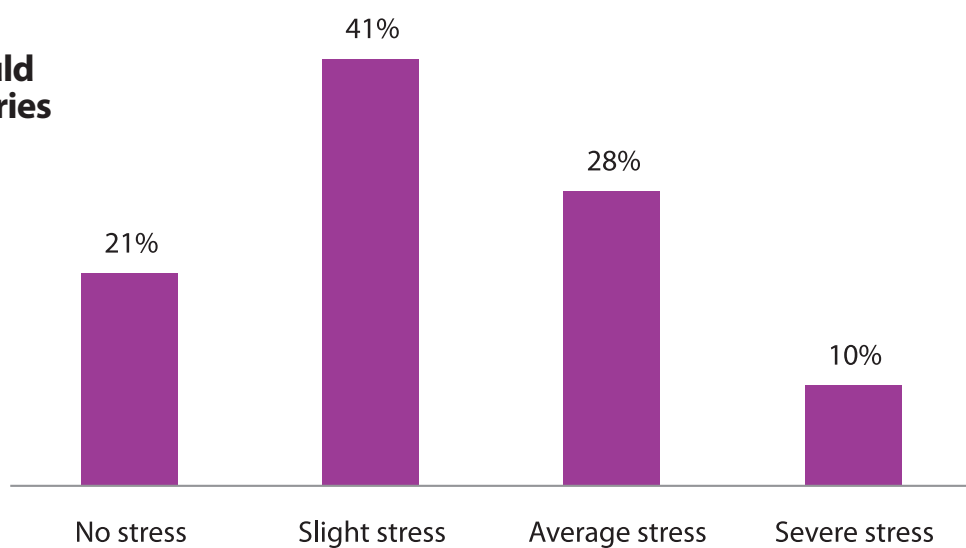
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Personal worries

Personal worries proved themselves to be one of the least contributory stress factors for the teachers we surveyed, with the majority of teachers (62%) electing to feeling slight or even no stress whatsoever.

Despite that, there were still a proportion of teachers who felt either average or severe levels of personal stress (38%).

How much stress would you say personal worries are causing you?



Interesting facts:

- The over 61 age group suffered the highest levels of severe stress
- Head Teachers and Deputy Heads were most likely to be experiencing no personal worries, with 28% stating they suffered from no personal stress whatsoever

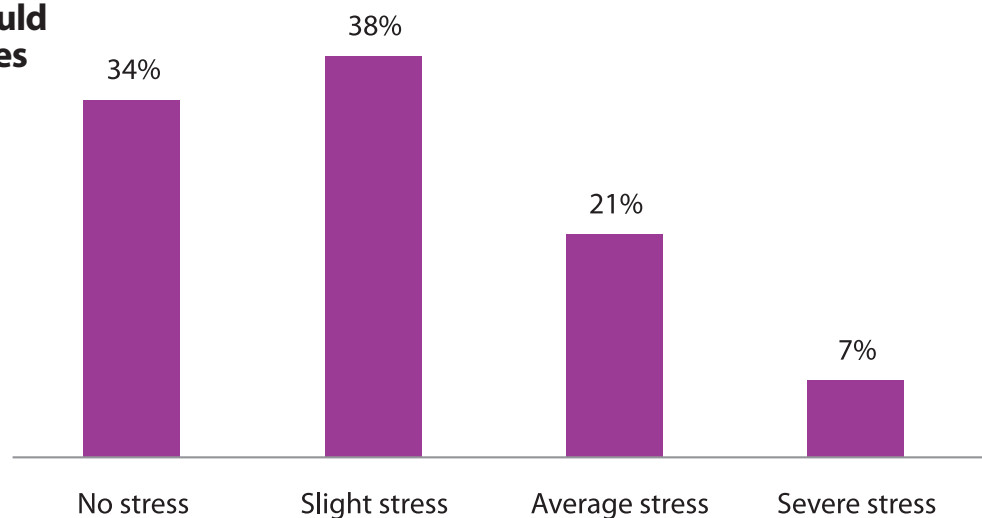
Section 2: Overall stress levels and areas of stress continued

Health worries

When questioned regarding their health related worries, a large proportion of teachers surveyed (72%) stated that they felt either no stress or just slight stress regarding their health.

In addition, just 7% admitted to suffering severe stress levels due to health worries, forming the lowest levels of severe stress among all of the categories surveyed.

How much stress would you say health worries are causing you?



Interesting facts:

- 31% of males admitted to suffering severe or average levels as a result of health worries compared to just 26% of females
- Secondary teachers suffered higher levels of severe stress than primary school teachers

Section 2: Overall stress levels and areas of stress

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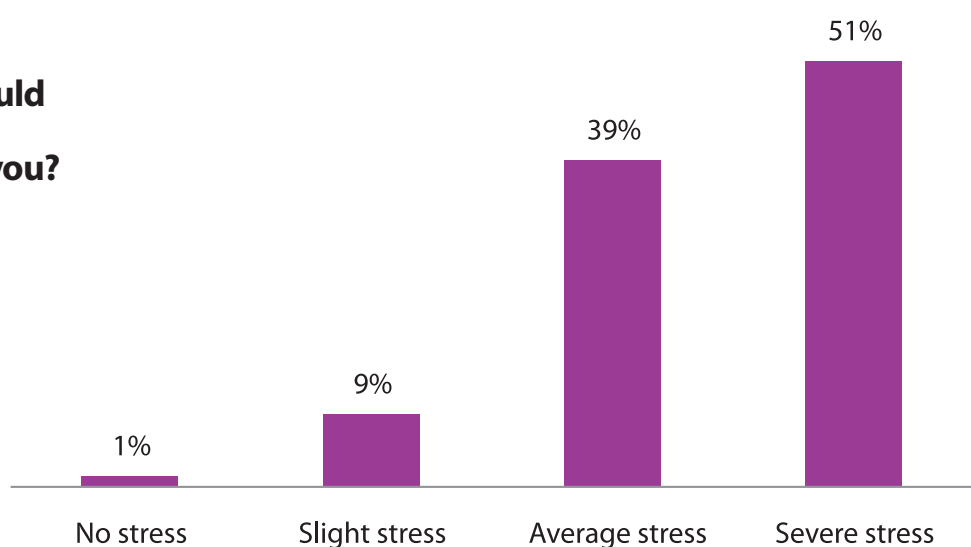
Work place worries

The teachers surveyed within our research were largely suffering from work place related worries, with more severe stress than any of the other contributory factors.

In total an overwhelming 51% of teachers admitted to severe levels of work place stress, with a further 39% admitting to average levels of stress.

In addition, just 1% of teachers said that they were not suffering any work related stresses - less than in any other category.

How much stress would you say work-place worries are causing you?



Interesting facts:

- 56% of teachers within the 51-60 age bracket admitted to severe work place related stress
- This compares to just 38% of those aged 21-30

Summary:

It is apparent that the four main contributory factors to teachers' stress levels were financial, work related, personal and health worries. While teachers were asked to identify other worries that were contributing to their overall stress levels, the majority (82%) listed that there were no other contributors.

In addition, the survey has demonstrated that work related worries were the most detrimental to teachers' wellbeing, creating higher levels of severe stress than any of the other categories. Financial worries were also creating high levels of stress within the industry, having life affecting repercussions for teachers.

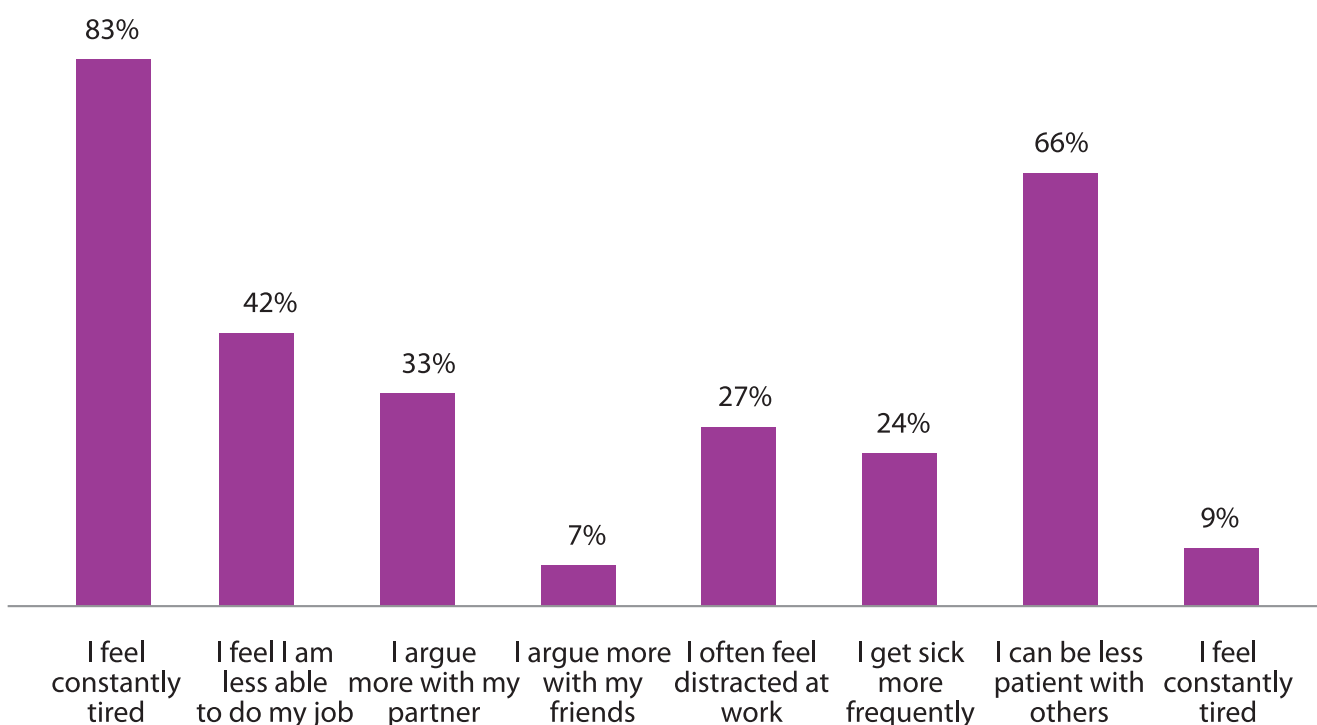
The specific repercussions of stress levels were extremely wide ranging, and are detailed in the following section.

Section 3: Stress level repercussions

Repercussions of stress within the teaching profession were wide ranging and varied among the respondents of our survey, however there was an overwhelming consensus that the high levels of stress had proved detrimental to the lives of teachers.

Of those surveyed, a staggering 83% stated their worries had meant they had felt constantly tired while 42% felt that they were less able to do their job as a result of their worries.

What repercussions would you say stress levels are having on your life?



The results also demonstrated the effect that stress levels contribute to teachers' personal lives; 40% of those surveyed highlighted that they argued more with partners and friends as a result of the pressures facing them.

In addition to the wide-ranging repercussions of teachers' stress levels, the Teachers Assurance research survey also highlighted the effect that worries can contribute towards a teacher's ability to perform their role. A staggering 84% of the teachers surveyed felt that they would definitely or probably be a better teacher if they were less stressed.

Section 3: Stress level repercussions continued

Jayne Morris, resident life coach for NHS Online Health and a professional stress and wellbeing expert provided her thoughts on the repercussions high stress levels are causing, both to teachers themselves and the overall economy.

“The findings of the recent study conducted by Teachers Assurance highlight that the significant majority of teachers suffer from stress, with 83% of teachers reporting that due to stress they constantly felt tired. Fatigue is incredibly detrimental to a teacher’s ability to carry out their work effectively, which in turn negatively affects the quality of their teaching. On average 13.2 days sick leave are taken per teacher in the UK. This substantial amount of absenteeism depletes the British economy due to the unprecedented costs on our medical and social support systems.”

“The experience of stress in the education system can no longer be ignored. It is important to raise awareness of the issue so that both the internal factors and external circumstances contributing towards the experience of stress by teachers can be addressed by both teachers as individuals and by the organisations they work for. The Teachers Assurance study highlights that common factors contributing towards teacher’s stress include work place worries and concerns about finances.”

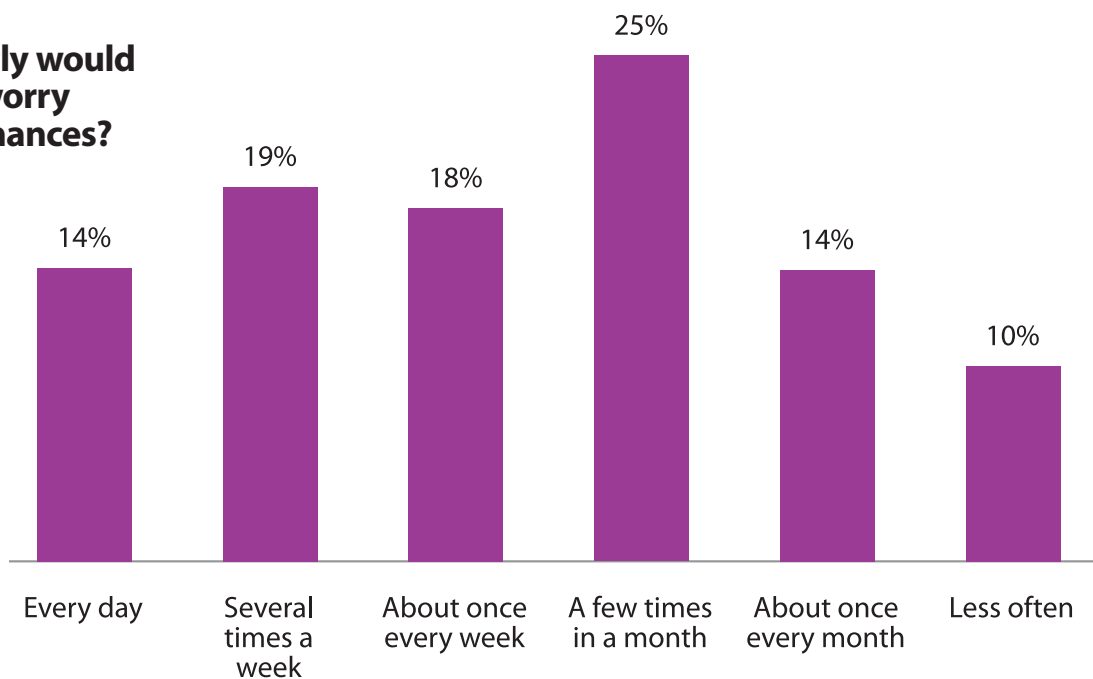
Section 4: Financial worries in more detail

As a financial services provider for teachers, it was extremely important for Teachers Assurance to ensure that within the research survey there was exploration into the financial worries teachers were experiencing, and importantly what they were doing to tackle these worries.

Financial stress proved itself a key contributor to the overall stress levels of teachers within our survey, and many teachers (37%) stated they would either definitely or probably be a better teacher if they had fewer financial worries.

The following section explores in more depth the repercussions financial worries cause within the profession, as well as the steps teachers are taking to tackle their stress levels.

How frequently would you say you worry about your finances?



Overall worries

Our survey showed that teachers were on average spending a large amount of time worrying about their finances. A total of 51% of the teachers surveyed admitted to worrying about their finances at least once per week, with just 10% worrying less than once per month.

Interesting facts:

- Those aged 61 and above were most likely to be worrying about their finances every day (25%)
- Head Teachers were the largest group to state that they worried less than once per month, with 12% compared to the overall average of 10%

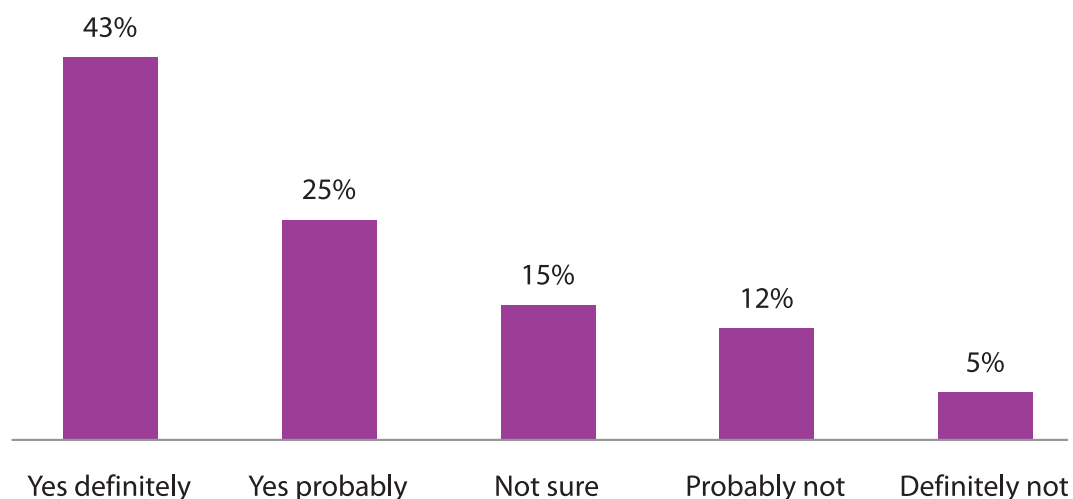
Section 4: Financial worries in more detail continued

Changes to teachers' pay and benefits

Changes to teachers' pay and benefits was another contributory factor towards high stress levels within the profession, with changes such as pay freezes and pension reforms having an effect on overall stress levels.

Perhaps unsurprisingly, 43% of teachers surveyed admitted they were definitely more worried about finances as a result of the changes, while an additional 25% of people felt they were probably more worried.

Do you think the changes to teachers' pay and benefits have made you worry more about money? By this we mean things like pension reforms and pay freezes.

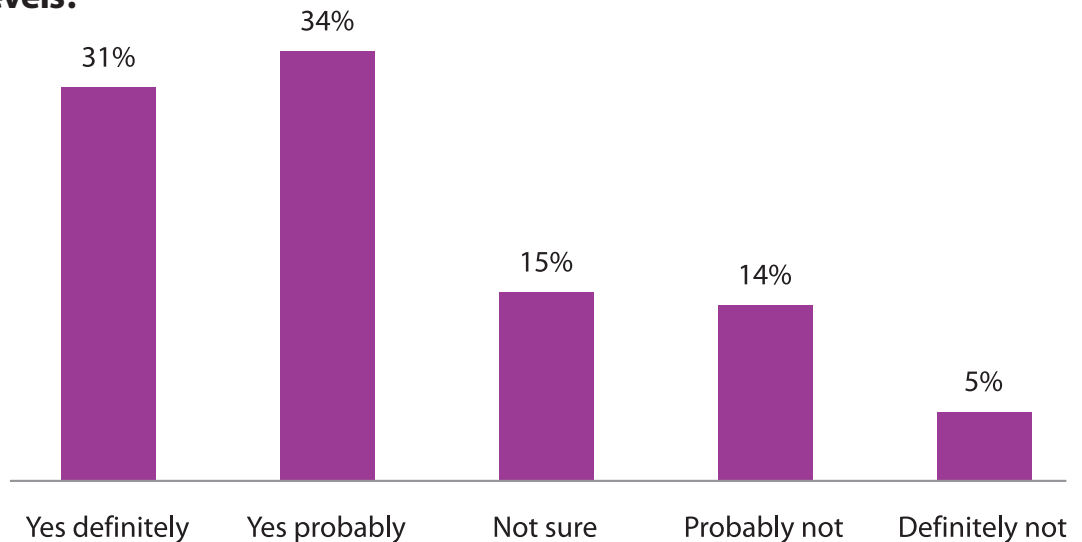


In addition to changes such as pay freezes and pension reforms, the effects of performance related pay was also considered within the Teachers Assurance survey. Respondents were asked whether their school had introduced performance related pay, and for those whose schools either had already introduced or were due to introduce the scheme, participants were then asked if this had served to increase their overall stress levels.

In total 65% of those for whom performance related pay either had been introduced or was on the agenda admitted to feeling an increased level of overall stress.

Section 4: Financial worries in more detail *continued*

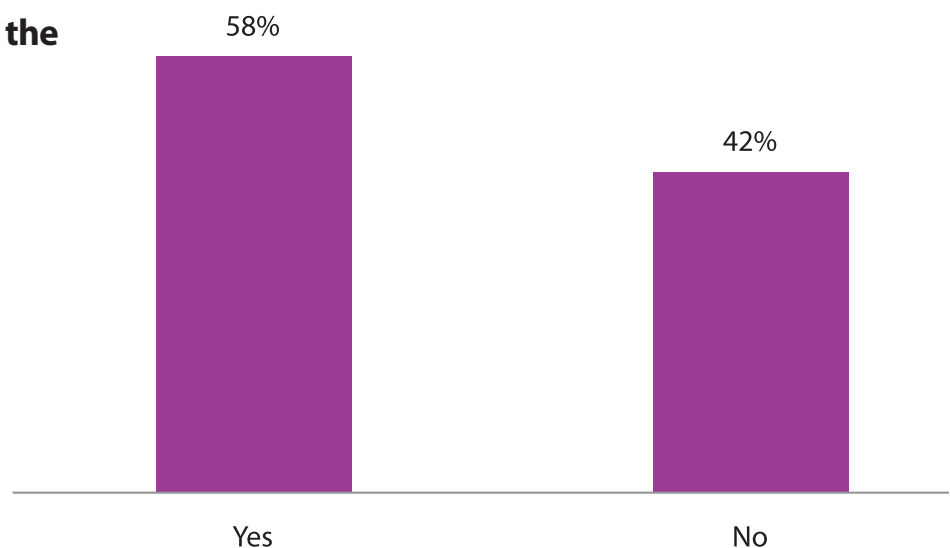
Has performance related pay served to increase your overall stress levels?



Managing finances and planning for the future

Our survey also found that while teachers were spending lots of time worrying about their finances, the majority were struggling to actually resolve their worries. Overall 58% of those surveyed admitted they struggled to find the time to look after their finances.

Do you struggle to find the time to look after your finances?



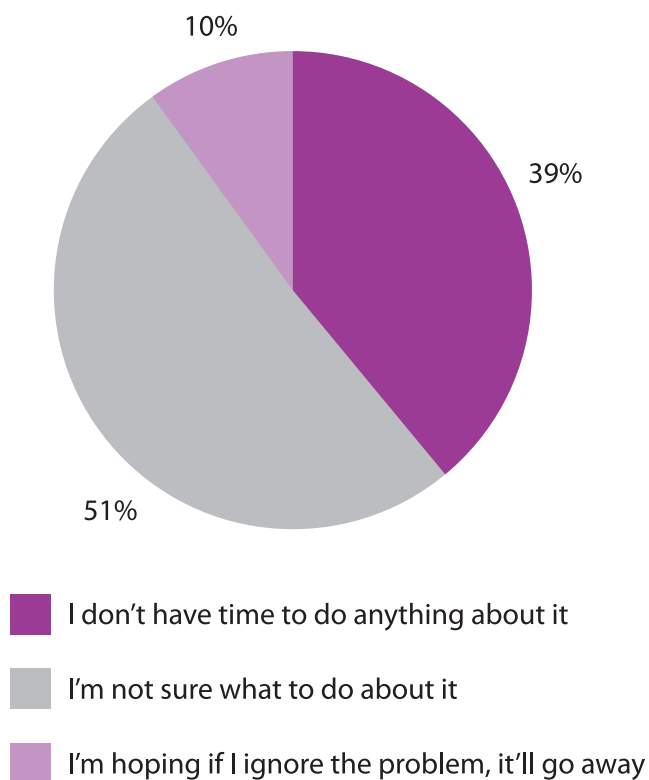
When teachers did find the time to look after their personal finances, the majority (84%) were spending just two hours per month or less. While this may not sound like a lot of time, at Teachers Assurance we believe that just two hours per month spent on financial planning could make all of the difference, and could help to alleviate some of the overall financial stresses that teachers are facing.

While the majority of those surveyed felt that they were taking steps to resolve their financial worries, those who were not taking any action (28%) cited two main reasons as to why. For the majority of

Section 4: Financial worries in more detail continued

respondents (51%) they were not taking action as they were simply unsure what to do about their worries, while a further 39% of teachers stated that they struggled to find the time.

Why are you not taking actions to resolve your financial stress?



Jayne Morris, professional stress and wellbeing expert provided her opinion as to how financial worries can be tackled:

“With regards to finances a great deal of teachers’ stress could be alleviated if they had access to financial education and were given guidance with budgeting, savings pensions and protection plans like sickness cover.”

That is where Teachers Assurance can help - and in section five of this report, there is a guide for teachers to help them plan for their financial future without taking too much time out of their busy lifestyles.

Section 5: Ways to improve financial planning

While financial planning can seem an overwhelming task, it doesn't have to take much time. We believe that just 1-2 hours spent each month planning for the future can save long-term worry.

Financial planning is about preparing for the short, medium and long-term future - not just going over the same old numbers each month.

We believe that all teachers should ask themselves the following questions when planning their finances:

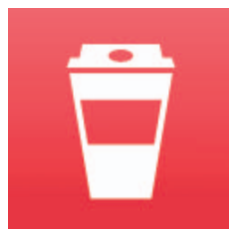
1. What do you have saved towards your future?
2. What do you need to save in order to achieve the future you would like?
3. What is the difference between these two i.e. how much do you need to plug the gap?
4. How can you go about planning now so that you're prepared for when the future arrives?

While the above questions may seem simple, we also know that it is not always that easy to find the answers. Years in (and out) of teaching can lead to complicated pension statements while mortgages, bills and other financial commitments can mean that you don't always know exactly what you've got.

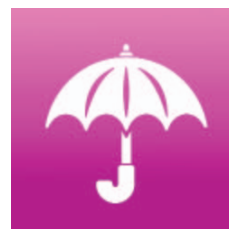
That's why we've designed a suite of six free to use online Financial Calculator tools designed to help teachers to make confident choices in some of the most common areas of financial planning:



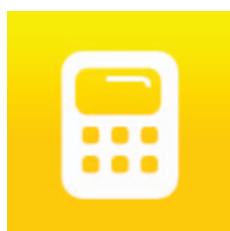
Budget



Cappuccino



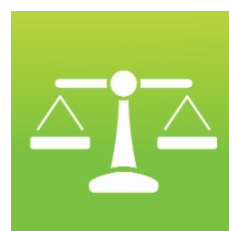
Sickness



Life



Savings



Pension

Each of the Financial Calculator tools take just five minutes or less to complete. What's more, once you have completed the online tools you will be provided with a bespoke financial planning report to take away. The report even includes lots of hints and tips designed to help you prepare for the future.

We also offer free Money Talks in schools and run a comprehensive seminar programme across Britain designed to help teachers get to grips with their finances. You can find out more information at www.teachersassurance.co.uk.

Teachers Assurance was set up in 1877 and today we offer a range of savings, investments, home insurance, health and life cover products for individuals and families that are designed with teachers in mind

- Teachers Assurance does not offer financial advice. Instead, we offer a Financial Education Programme for teachers which includes Money Talks in schools and a range of online financial calculator tools
- As a friendly, mutual society, our profits are invested to help support customers and future customers or shared with members
- Teachers Assurance was started by what was to become the National Union of Teachers in 1877. Although we are now separate to the Union, we still work in partnership with and are endorsed by the NUT to provide financial services to our members.

Contact us

To get into contact with Teachers Assurance, please use the following:

For any general queries and questions please call us on 08000 056 056 or visit <http://www.teachersassurance.co.uk/content/how-can-we-help-you>

For a free home insurance quote please call us on 0800 378 722 or visit <http://www.teachersassurance.co.uk/home-insurance>

To book a Money Talk or seminar, or to find out more about our Financial Education Programme please call us on 0800 652 5075 or visit <http://www.teachersassurance.co.uk/about-us/financial-education-programme>

If you have a media enquiry and require further information or assets please contact Laura Bentham, Social Media & PR Executive via email lbentham@teachersassurance.co.uk or telephone 01202 435 112